

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (currently amended) A method for authorizing a transaction, the method comprising:
completing shopping by a user at a merchant server;
initiating a transaction based on said shopping by receiving a request over a network at a
wallet server, from a said user, for payment authorization, wherein said request includes smartcard
information and a selection of said payment authorization directed to a financial institution;
prompting said user to physically interface a smartcard with a card reader system, wherein
said smartcard comprises smartcard information including a digital certificate uniquely identifying
said smartcard;
receiving said smartcard information from a computer coupled to said card reader system;
sending an authentication request for said transaction to a security server of said selected
financial institution and said smartcard information by said wallet server;
receiving an authentication authenticating said smartcard information for said transaction
from said security server;
sending a payment request to a point of sale gateway, wherein said point of sale gateway
obtains authorization of said payment request from a payment authorization gateway;
receiving said authorization of said payment request from said point of sale gateway;
associating said authorization of said payment request with a form; and,
providing said form to a merchant server to facilitate the use of said form to obtain an
authorization from said point of sale gateway
completing an authorization form for said transaction and transmitting said authorization
form to said merchant server;
authenticating said authorization form by said security server using said smartcard
information; and,
receiving authorization form authentication from said security server by said merchant
server, and said merchant server completing said transaction and debiting an account of said user.
2. (canceled)

3. (previously presented) The method of Claim 1, wherein said request includes purchase information, charge information and smartcard identifying information.
4. (previously presented) The method of Claim 1, wherein said wallet server is a digital wallet server.
5. (previously presented) The method of Claim 1, wherein said card reader system is a smart card reader system.

Claims 6-38 (canceled).

39. (currently amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive an authorization request over a network from a user, for payment authorization, wherein said authorization request includes smartcard information from a smartcard and a selection of a financial institution, ~~wherein said smartcard information includes a digital certificate uniquely identifying said smartcard;~~

an interface configured to prompt said user to physically interface a smartcard with a card reader system, wherein said smartcard comprises smartcard information including a digital certificate uniquely identifying said smartcard;

receiving said smartcard information from a computer coupled to said card reader system;

~~a processor configured to receive and process said authorization request at said wallet server, and to obtain authentication data from a point of sale gateway based on authentication of said smartcard information by said wallet server;~~

~~a module configured to associate said authentication data with a form; and,~~

~~a module configured to provide said form to a merchant server to facilitate the use of said form to obtain an authorization from said point of sale gateway~~

a processor configured to send an authentication request for said transaction to a security server of said selected financial institution and said smartcard information by said wallet server;

a module configured to receive an authentication for said transaction from said security server;

a module configured to complete an authorization form for said transaction and transmitting said authorization form to said merchant server;

a module configured to authenticate said authorization form by said security server using said smartcard information; and,

said processor configured to receive authorization form authentication from said security server by said merchant server, and said merchant server completing said transaction and debiting an account of said user.

40. (currently amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

completing shopping by a user at a merchant server;

initiating a transaction based on said shopping by receiving a request over a network at a wallet server, from a said user, for payment authorization, wherein said request includes smartcard information and a selection of said payment authorization directed to a financial institution;

prompting said user to physically interface a smartcard with a card reader system, wherein said smartcard comprises smartcard information including a digital certificate uniquely identifying said smartcard;

receiving said smartcard information from a computer coupled to said card reader system;

sending an authentication request for said transaction to a security server of said selected financial institution and said smartcard information by said wallet server;

receiving an authentication authenticating said smartcard information for said transaction from said security server;

sending a payment request to a point of sale gateway, wherein said point of sale gateway obtains authorization of said payment request from a payment authorization gateway;

receiving said authorization of said payment request from said point of sale gateway;

associating said authorization of said payment request with a form; and,

providing said form to a merchant server to facilitate the use of said form to obtain an authorization from said point of sale gateway

completing an authorization form for said transaction and transmitting said authorization form to said merchant server;

authenticating said authorization form by said security server using said smartcard information; and,

receiving authorization form authentication from said security server by said merchant server, and said merchant server completing said transaction and debiting an account of said user.

Claims 41-43 (canceled).